

Fill in this information to identify the case:

Debtor 1 Yolette Desrosiers

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 20-14636-pmm

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST

Court claim no. (if known): N/A

Last 4 digits of any number you use to identify the debtor's account: 9842

Date of payment change: 3/1/2021

Must be at least 21 days after date of this notice

New total payment: \$3,022.97

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No.

☐ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment:

New escrow payment:

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☒ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 8.100%

New interest rate: 8.100%

Current principal and interest payment: \$2,200.65 New principal and interest payment: \$2,200.65

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Yvette Desrosiers

Print Name

Middle Name

Last Name

Case number (if known) 20-14636-pmm

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Sindi Mncina
Signature

Date 2/5/2021

Print Sindi Mncina
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 130 Clinton Rd #202
Number Street

Fairfield NJ 7004
City

State

ZIP Code

Contact Phone 470-321-7112

Email smncina@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on February 5, 2021, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

YOLETTE DESROSIERS
318 W. WILKES BARRE STREET
EASTON, PA 18042

And via electronic mail to:

ROBERT GLAZER
MCLAUGHLIN & GLAZER
26 N. THIRD STREET
EASTON, PA 18042

SCOTT F. WATERMAN (CHAPTER 13)
CHAPTER 13 TRUSTEE
2901 ST. LAWRENCE AVE.
SUITE 100
READING, PA 19606

UNITED STATES TRUSTEE
OFFICE OF UNITED STATES TRUSTEE
200 CHESTNUT STREET
SUITE 502
PHILADELPHIA, PA 19106

By: /s/ Rasheem Edward
Rasheem Edward
Email: Rjedward@raslg.com

January 20, 2021

YOLETTE DESROSIERS
318 W WILKES BARRE ST
EASTON PA 18042-6531Re: Account Number: [REDACTED]
Mortgagor: YOLETTE DESROSIERS
Property Address: 1613 AMARYLLIS CIR
ORLANDO FL 32825

Dear Mortgagor(s):

Our records indicate the above referenced mortgagor(s) is/are either in bankruptcy or has/have received a discharge in bankruptcy. If the mortgagor(s) has/have received a discharge in bankruptcy, Selene fully acknowledges that the mortgagor(s) has/have no personal liability for the debt. THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY.

Changes to Your Mortgage Interest Rate and Payments on March 1, 2021

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on February 1, 2021, so on that date your interest rate may change. After that, your interest rate may change every 6 months for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	8.10000%	8.10000%
Principal	\$576.95	\$580.85
Interest	\$1,623.70	\$1,619.80
Escrow (Taxes and Ins)	\$822.32	\$822.32
Other	\$0.00	\$0.00
Subsidy	\$0.00	\$0.00
Total Monthly Payment	\$3,022.97	\$3,022.97 (due March 1, 2021)

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 6 MONTH LIBOR FIRST BUSINESS DAY and your margin is 3.71300%. The 6 MONTH LIBOR FIRST BUSINESS DAY is published in the wall street journal. The index value used for this calculation was 0.25588% published on January 4, 2021.

Rate Limit[s]

Your rate cannot go higher than 14.10000% over the life of the loan. Your rate can increase each 6 month period by no more than 1.00000%. Your rate can decrease each 6 month period by no more than 1.00000%. In some cases the terms of an ARM may not set a limit on the amount a rate may increase or decrease with each change. If the amount displayed is 99.999 your loan does not have a periodic rate cap.

New Interest Rate and Monthly Payment

The table above shows your new interest rate and new monthly payment. These amounts are based on the 6 MONTH LIBOR FIRST BUSINESS DAY index, your margin, your loan balance of \$239,970.51, and your remaining loan term of 199 months.

Prepayment Penalty: None

This notice is not intended to be used to establish a loan payoff amount. To get a loan payoff, send a written request to:

Selene Finance LP
Attn: Customer Service Research
P.O. Box 421517
Houston, TX 77242

If you Anticipate Problems Making Your Payments:

- Please contact Selene Finance LP at 877-735-3637 or Customerservice@selenefinance.com as soon as possible.
- If you seek an alternative to the upcoming change to your interest rate and payment, the following options may be possible (most are subject to lender approval):
 - o Refinance your loan with another lender;
 - o Sell your home and use the proceeds to pay off your current loan;
 - o Modify your loan terms with us;
 - o Payment Forbearance temporarily gives you more time to pay your monthly payment.

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov/.

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Please note that if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally.

For Servicemembers and their Dependents: The Federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including, under most circumstances, a prohibition on foreclosure during and twelve months after the servicemember's active duty service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, except pursuant to a court order. You also may be entitled to other protections under these laws, including interest rate and fee relief. Please contact us to learn more about your rights.